

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Banessa R Pugh

Debtor(s)

Case No. 09 B 39654

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2009.
- 2) The plan was confirmed on 12/31/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/31/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 03/27/2014.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,932.00
Less amount refunded to debtor	\$334.00

NET RECEIPTS: \$34,598.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,489.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,645.43
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,134.43

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC Master Holdings LLC	Secured	21,358.00	21,148.40	21,148.70	21,148.70	1,322.06
American Collection Corp	Unsecured	5,307.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	321.00	332.34	332.34	34.89	0.00
Avantis Financial	Unsecured	340.00	NA	NA	0.00	0.00
Capital One	Unsecured	NA	2,093.77	2,093.77	219.83	0.00
Capital One	Unsecured	NA	1,824.75	1,824.75	191.59	0.00
Cardmember Services	Unsecured	411.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	1,100.00	3,421.15	3,421.15	359.19	0.00
Credit Acceptance Corp	Unsecured	4,940.00	4,940.41	4,940.41	518.70	0.00
Credit Management Co.	Unsecured	554.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	485.00	485.06	485.06	50.92	0.00
Dependon Collection Service	Unsecured	274.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	4,838.00	9,821.33	9,821.33	1,031.15	0.00
Enhanced Recovery	Unsecured	56.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	220.00	219.79	219.79	23.07	0.00
Illinois Tollway	Unsecured	95.00	3,477.40	3,477.40	365.10	0.00
Internal Revenue Service	Priority	1,420.00	1,878.18	1,878.18	1,878.18	0.00
Internal Revenue Service	Unsecured	NA	19.71	19.71	2.07	0.00
Jefferson Capital Systems LLC	Unsecured	NA	1,497.59	1,497.59	157.23	0.00
Jefferson Capital Systems LLC	Unsecured	978.00	956.59	956.59	100.43	0.00
Jefferson Capital Systems LLC	Unsecured	NA	4,514.87	4,514.87	474.02	0.00
MFG Financial	Unsecured	1,484.00	9,075.83	9,075.83	952.88	0.00
Mid America Bank	Unsecured	240.00	255.97	255.97	26.87	0.00
Midland Credit Management	Unsecured	214.00	214.21	214.21	22.49	0.00
NCO Financial Services Inc	Unsecured	2,118.00	NA	NA	0.00	0.00
Northwestern Hospital	Unsecured	125.00	NA	NA	0.00	0.00
Nuvell Credit Company LLC	Unsecured	2,155.00	NA	NA	0.00	0.00
Payday One	Unsecured	750.00	NA	NA	0.00	0.00
Payday Online.Us	Unsecured	550.00	680.00	680.00	62.65	0.00
Platinum Cash	Unsecured	400.00	NA	NA	0.00	0.00
PYOD	Unsecured	NA	4,967.49	4,967.49	521.55	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VIP Cash	Unsecured	520.00	NA	NA	0.00	0.00
World Financial Network National Bank	Unsecured	5,338.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,148.70	\$21,148.70	\$1,322.06
TOTAL SECURED:	\$21,148.70	\$21,148.70	\$1,322.06
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,878.18	\$1,878.18	\$0.00
TOTAL PRIORITY:	\$1,878.18	\$1,878.18	\$0.00
GENERAL UNSECURED PAYMENTS:	\$48,798.26	\$5,114.63	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,134.43</u>	
Disbursements to Creditors	<u>\$29,463.57</u>	
TOTAL DISBURSEMENTS :		<u>\$34,598.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.